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Medicaid



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Medicaid

This brochure explains Illinois' Medicaid program. It will help answer many of your questions about the program and how it can help you.

If you have any questions about what you read or want more information, go to the local Illinois Department of Human Service (DHS) office. If you do not know where your local DHS office is or you are unable to go there, call DHS' Office of the Ombuds-person toll free at 1-800-252-8635 (voice), Monday through Friday (except state holidays), between 7:30 a.m. and 7:00 p.m. Persons using a teletypewriter (TTY) can call toll free at 1-800-447-6404.

What is the Medicaid Program?

The Medicaid program is for people who need help paying their medical bills.

Can I apply for Medicaid?

Yes. Anyone can apply.

How do I apply for Medicaid?

If you already receive money from DHS through another assistance program, you are eligible for the Medicaid program. If you do not already get money from DHS, but need help paying your medical bills, you also may be eligible for Medicaid.

To apply for Medicaid, go to your local DHS office. A caseworker at the local DHS office will ask you questions and enter your answers into a computer. When your caseworker is done, he or she will give you a computer printout with your answers on it and ask you to sign it. This is your application.

If you are pregnant, you may be eligible for immediate, limited coverage before you apply for the Medicaid program. For information on the location of agencies participating in the Healthy Start program, call the Illinois Department of Public Health Information and Referral Hotline at 1-800-323-4769 (Help Me Grow — voice and TTY) or your local DHS office.

If you are pregnant and would like to apply for Medicaid for yourself and your children under the age of 19, you may do so at certain medical facilities and clinics. For more information, contact your local DHS office.

If you are physically unable to go to the local DHS office, a caseworker will call you on the telephone to interview you and help you apply. If you are a patient in a hospital, someone on the hospital staff will help you apply.

How does DHS decide if I am eligible for Medicaid?

You are eligible (accepted into the program) to receive Medicaid if you:

- Are a U.S. citizen or meet certain non-citizen requirements. (Ask your caseworker about these requirements);
- Live in Illinois; and
- Meet the following program requirements.

Income and assets

All your earned income, unearned income and assets are reviewed when you apply for Medicaid. Earned income is wages from your job or profits from your business. Unearned income includes money from Social Security and any other money you receive. Assets are the things you own.

If you have too much income or assets to be eligible for Medicaid, but you meet all other eligibility requirements, DHS may put you in the Medicaid spend-down program. If you participate in the spend-down program, Medicaid will pay for some of your medical care each month after you show your caseworker medical bills that equal a certain amount. This amount is called your spend-down amount. Your caseworker will tell you the amount of your spend-down.

Health insurance

You must also give DHS any information you have about your health insurance.

Proof of disability, blindness or age

If you are getting cash from the federal Supplemental Security Income (SSI) program or have applied for and are approved to receive SSI, this will be accepted to prove that you are either aged, blind or disabled. If you do not receive SSI and do not wish to apply for SSI, then your age, blindness, disability or incapacity will be evaluated by DHS.

What happens after I apply?

DHS will tell you if you are eligible for Medicaid within 45 days of the date you apply. If you are applying because you have a disability, you will be told within 60 days.

If DHS does not decide if you are eligible for the program within your time limit, Medicaid may have to pay you back for medical bills you paid after the time limit. Save copies of any medical bills you paid after your time limit. You will be sent a letter if you are eligible for being repaid.

What if I am homeless?

You can receive Medicaid benefits even if you do not have an address. If you are eligible, DHS will make sure you get your Medicaid benefits.

What can I do if my application for Medicaid is turned down?

If your application for Medicaid is turned down, you can fill out an appeal form or call 1-800-435-0774 and ask for a special meeting called a hearing. At the hearing, you can explain why you think your application should be approved.

For more information about your right to appeal and receive a fair hearing, ask your caseworker or call toll free at 1-800-252-8635 (voice); TTY: 1-800-447-6404.

If I am eligible for Medicaid, when do my benefits begin?

If your application is approved, your eligibility for Medicaid usually begins with the month you apply, as long as you meet all the eligibility requirements. You will receive a medical card that you can use for your medical expenses. However, you may be eligible for Medicaid for **UP TO THREE MONTHS** before the month you apply. If you have medical expenses during any of the three months before the month you apply, be sure to tell your caseworker about them so Medicaid can decide whether it will pay for those bills. If possible, you should not pay your medical bills until you learn whether you are eligible for Medicaid. Inform providers that you have applied for Medicaid.

What medical services does Medicaid pay for?

Medicaid pays for the following services:

- Hospital care
- Intermediate and skilled nursing care
- Home and special nursing care
- Doctor's services
- Care at clinics
- Help for rehabilitation (physical therapy)
- Laboratory tests and x-rays
- Help for alcohol and substance abuse
- Psychiatric care
- Prescription drugs
- Medical equipment and supplies
- Special appliances and devices
- Medical transportation
- Hospice care
- Second opinions regarding the need for surgery
- Renal dialysis
- Family planning (These services help you learn ways to plan how many children you want to have and when you want to have them).

Persons under age 21 also receive:

- Eye care
- Podiatry (foot care)
- Dental care
- Chiropractic care

Who provides these medical services?

When you take part in the Medicaid program, the doctors, hospitals, clinics, Health Maintenance Organizations (HMOs) and others who give you care need to be enrolled with Medicaid.

What other services can I get through this program?

If you receive Medicaid, DHS may be able to help your family pay for your funeral and burial expenses if you should die.

How do I stay eligible for Medicaid?

Help Medicaid get payments for your health care

You must give DHS any information you have about medical benefits, such as health insurance you receive from another source. If you do not provide this information, you will not get Medicaid. If you have a good reason for not providing this information, tell your caseworker. Your children who are eligible for Medicaid will continue to receive it whether or not you cooperate.

If you receive Medicaid and get money from another source, such as a health insurance company, for services Medicaid paid, you must repay Medicaid.

Sometimes Medicaid pays a medical bill that another one of your health care resources should have paid. When this happens, Medicaid has the right, by law, to collect money from this resource to cover the bill it paid.

Tell your caseworker when you move

You must let your caseworker know when you move so your medical card and other important information can be sent to your new address. If you are homeless, tell your caseworker how you can be reached.

If your caseworker cannot find you, your Medicaid will stop.

Keep your appointments

You must try to keep all your appointments with your caseworker. If you cannot keep an appointment, be sure to tell your caseworker right away.

Report changes in your family situation, income and assets

You must tell your caseworker within five days if there are any changes in your family situation, the money you receive (income) and the things you own (assets). If you are unable to reach your caseworker, you can report changes by calling the toll free Change Report Line 24 hours a day, 7 days a week at 1-800-720-4166 (voice). Persons using a teletypewriter (TTY) can call toll free at 1-800-447-6404.

Any change may affect your eligibility for Medicaid. For example, if you get a health insurance payment for a bill Medicaid has paid, you must report it to your caseworker. You will be asked to turn the payment over, or if the payment is more than Medicaid paid, you will be asked to repay the amount Medicaid paid.

If you withhold information or do not tell DHS the truth about your family situation, income or assets, you may be guilty of fraud. If you help others withhold information or make untrue statements about their family situation, income or assets, you also may be guilty of fraud.

Fraud is a serious crime. If you are found guilty of this crime, you may have to pay a fine, go to prison or both.

Liens and Claims

Medicaid has the legal right to recover the amount of assistance persons receive through the Aid to the Aged, Blind and Disabled (AABD) program. Medicaid uses liens on real property and claims against estates in certain situations to do this. For more information on liens and claims, get the brochure called "Property Liens and Estate Claims" from your local DHS office.

What do I do if I have a complaint about the care I received under the Medicaid program or if I know someone is misusing Medicaid benefits?

If you receive poor medical care, have problems getting medical care or are charged for medical services that are covered by the Medicaid program, call:

Welfare and Medical Fraud Hotline

Monday - Friday

(except state holidays)

7:30 a.m. - 7:00 p.m.

TOLL FREE 1-800-252-8903 (voice)

(TTY: 1-800-447-6404)

Also, call this telephone number if you know someone who is withholding information or not telling DHS the truth about the medical services they need or if you know someone who is charging Medicaid for medical care that he or she did not give.

What do I do if I am contacted by a collection agency or threatened with a lawsuit about paying a medical bill which I think Medicaid should pay?

Medicaid pays for most medical care you get during the time you are eligible for assistance. Medical providers who accept you as a Medicaid patient for a medical service covered by Medicaid should not ask you to pay for that service if you were eligible for Medicaid at the time of the service.

If you are contacted by a collection agency or are sued or threatened with a lawsuit about payment for medical expenses you think Medicaid should pay, you can ask to have the bill reviewed by calling or writing DHS at the phone number or address below. If you write, be sure to give your complete name and address.

Call Toll free at 1-800-252-8903 (voice)
(TTY: 1-800-447-6404) or

Write Illinois Department of
Human Services
Office of the Ombudsperson
100 South Grand Ave., East, 2nd fl.
Springfield, IL 62762

Tell them about the problem you are having with the medical bill. They will send you a form. When you receive the form, you must complete and return it to allow Medicaid to determine if you are responsible for the bill. You will be notified of the results of the review. You can only ask to have your bill reviewed if you have been

contacted by a collection agency or threatened with a lawsuit about payment of the bill.

How can I get more information about Medicaid or other DHS programs?

Call or visit your local DHS office. A caseworker at the local office will answer the questions you have. If you do not know where your local DHS office is or are unable to go to the office, call:

Illinois Department of Human Services
Office of the Ombudsperson
Monday - Friday
(except state holidays)
7:30 a.m. - 7:00 p.m.
TOLL-FREE 1-800-252-8635 (voice)

Persons using a teletypewriter (TTY) can call toll free at 1-800-447-6404.

For answers to your questions, you may also write:

Illinois Department of Human Services
Office of the Ombudsperson
100 South Grand Avenue, East
Springfield, Illinois 62762

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